

pound* the amount of insurance on this crop would be \$844.80. In event of loss or damage the adjuster may calculate the actual yield at, say, 400 bushels. Due to impairment the harvested grain may only weigh 45 pounds per bushel, resulting in an actual yield of only 18,000 pounds. The difference between this figure and his production guarantee would be 20,400 pounds which, at the conversion figure of 2.2¢ would entitle him to indemnity in the amount of \$448.80.

*2.2¢ per pound, or \$44.00 a ton, is the "established price" for oats, barley and mixed grain as set by the Crop Insurance Commission.

How Much Does it Cost?

The Province is divided into five Rate Zones. If the 20 acres of barley in the example given above were located in Rate Zone 1, the cost of this comprehensive protection would be:

60% coverage = \$634.00 insurance for a premium of \$24.73; or \$1.23 per acre
70% coverage = \$739.00 insurance for a premium of \$39.90; or \$2.00 per acre
80% coverage = \$845.00 insurance for a premium of \$61.69; or \$3.08 per acre
Rates for other areas are slightly higher.

How is the Cost of Insurance Reduced?

As a result of a Federal government premium subsidy of 25%, a Provincial government subsidy of 5%, and with both governments sharing all administrative costs of the plan, your premium for this valuable protection is reduced substantially.

Final Date for Seeding:

The final date for seeding spring grain has been set by the Commission as May 31st; except in Territorial Districts and the Provisional County of Haliburton, where such crops may be seeded as late as June 15th.

Final Date for Acceptance of Applications:

No applications for spring grain coverage will be accepted after ~~May 31st, 1967~~ May 15th, 1968.

For further information, call the Agent of the Crop Insurance Commission in your vicinity, or ask your county Agricultural Representative. You may also write directly to

THE CROP INSURANCE COMMISSION OF ONTARIO

500 University Avenue
Toronto 2, Ontario

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HON. WM. A. STEWART
MINISTER

Who May Insure?

All owner-operators and tenant-operators of farms in Ontario may insure, including partnerships and corporations. The important requirement is that the insured person be an operator.

Indemnities or benefits under a Crop Insurance Contract may, on approval by the Commission, be assigned to a third party, such as a landlord, Bank, Loan or Trust Company.

What Perils are Crops Insured Against?

The risks are specified in the Contract. For Spring Grains they are: HAIL, DROUGHT, EXCESSIVE MOISTURE, EXCESSIVE RAINFALL, FLOOD, FROST, WIND, PLANT DISEASE, INSECT INFESTATION.

Which Spring Grains Can I Insure?

Barley, Oats and Mixed Grain.

"Mixed Grain" is defined as a seed mixture containing both oats and barley, which together comprise not less than 75% of the total weight, but in which neither oats nor barley taken separately comprise more than 75% of the total weight.

Must I Insure All My Crop?

YES. All Spring Grains as defined above must be insured, on all land seeded to such grains by the Insured Person, whether on one or more farms or on rented land.

How Much Coverage Can I Obtain?

The insurance coverage is in the form of a guarantee of production. The farmer has the choice of three levels of coverage: 60, 70, or 80% of his normal expected yield.

How do I Determine My Normal Expected Yield?

In forecasting the normal expected yield, use acreage production records for the preceding ten years and assume normal (not ideal) growing conditions. In the case of new farms where yield records are not available or insufficient to establish a fair average, county average yield figures may be considered together with whatever other information is available.

Your normal expected yield in bushels per acre is then converted into pounds at the following rates:—

Oats	34 pounds per bushel
Barley	48 pounds per bushel
Mixed Grain	40 pounds per bushel

How Does the Program Apply?

If the actual production falls below the guaranteed level of production due to one or more of the insured perils, the farmer receives a claim payment for the deficiency. Provision is made for early claims adjustments where any acreage of the insured crop is destroyed, abandoned or used for another purpose. Payments in these early stages are made at a reduced rate.

The value of the crop is considered to be progressive during its stage of growth.

STAGE 1 is the period from date of seeding to June 15th. Where loss or damage occurs in this stage the Insured Person may wish to abandon or destroy the crop or use the land for another purpose. In such case, with the consent of the Commission, he may collect up to 30% of the amount of insurance.

STAGE 2 is the period from June 16th to harvest time. If loss or damage occurs during this period, the Insured Person may collect up to 90% of the amount of insurance and still have the use of the land for another purpose.

STAGE 3 applies to crops which have been harvested at which time the Contract pays 100% of the difference between the actual production and the guaranteed production.

In addition, since the production guarantee is calculated in pounds, if the weight of the crop is impaired this additional loss of yield is reflected in the loss settlement.

For Example:

A farmer with 20 acres of barley has a normal expected yield of 50 bushels per acre, or 1000 bushels. Converted into pounds at 48 pounds to the bushel this would amount to 48,000 pounds.

If he elects to insure up to the 80% level, the Crop Insurance Contract would give him a production guarantee of 38,400 pounds. At 2.2¢ per